Advertise in the "Times"

THE DELIA TIMES

Classified Ads bring results

An Independent Weekly Newspaper Published in the Interest of Delia and the Surrounding District

Vol. XIX, No. 40 DELIA, ALBERTA, THURSDAY, OCTOBER 7, 1937 $1.50 Per Year. Five Cents a Copy

Correspondence

Signs of Government

Tot be Editor of "The Delia Times"

SIR,—First came a straw vote sign-up, then a credit house covenant, and now a true blue pledge.

Here is a government which issued prosperity certificates and had them guarded by police while in transit to safe quarters, as if someone might take undue interest in a waste paper basket. In a short time the same government was trying to force them on a money-hungry people, but without success.

We have heard a great deal about truth, falsehood, misrepresentation, democracy, and the will of a sovereign people.

Now another sign-up has been put on in the premier's constituency, and as late as Sunday, Sept. 26, 1937, the voice from the Bible Institute assured the audience that if the people do not want me I will retire, or words to that effect. A few days later, the owner of the voice voted against the repeal of the Recall Act—perhaps the only pre-election promise he has fulfilled—thus proclaiming he favored its operation. Yet bear in mind, when this Act was passed it was believed to be inoperative, since it required 66⅔% to recall a member, and it followed that 34% could rule by democratic minority.

The Recall Act was repealed to save Aberhart. Lincoln would have said, as he once did: "I am not proud of this ignoble fear." But Aberhart still has the privilege of resigning, and the present sign-up will demonstrate how much respect he has for truth, democracy, and the sovereign will of the people, all of which he has held so dear. If now he puts out of sight his most cherished idols, what man amongst us rubes can still place faith—as in a mustard seed—in him? One thinks of Thos. Carlyle's epithet—Thou supreme quack.

And of Alberta's "sea green" lawyer, who would over-ride the constitution. A government attempting to pass laws to protect it against constitutional tests of its own acts is clearly conscious of wrong doing and stands self-condemned. In two years this government has done nothing but spread dissention, hatred, suspicion, confusion, draw their salaries and impose higher taxes. Barren as the fig tree the Creator created and afterwards cursed, because it did not have fruit on it out of season, perhaps Figtree Court is no better—or worse! This government came not to bring peace but a sword. Anarchy, destructive of law when put into effect destroys itself. Faction beats down faction; each is baptised in the other's blood. Drunken ruffians proclaim themselves a court; the innocent and guilty are dragged forth. Old and young, mother and babe, the beautiful, brave and coward—condemned and passed quickly on to other executioners, who whit their bloody sabres in the "dismal night and blazing noon"; chop their helpless victims to pieces, push their heads high on pikes, the blood from which dripped on the bearer who joined the hideous parade in the streets. For years the strife and butchery got ever worse. A blood sacrifice to a misguided, squandering government and impossible taxation; all to end at last in a bankrupt Europe! Civilization is but a wrapping beneath which the savage instincts continue to surge and demand his cultural heritage. We have many symptoms similar to those of the early part of the French revolution. But they were operating at the sovereign head, while we are but a unit of a sovereign state. If ever Ottawa becomes infested as Alberta is, people will see enacted here the same scene from sea to sea. It is too bad medical science is not in a position to give brain transfusions. Mr. Manning thinks there is a prospect of God coming within a year. If he could work this outfit for six thousand dollars a year, and moving expenses, maybe he would. But if he is doing very well where he is it is not likely he will come to Alberta on his own, ZEKE.

Bargain Fare

$2.30 Return

DELIA to

CALGARY

Proportionately low fares from stations between Sibbald and Janet.

Good Going

Friday & Saturday

October 15th & 16th

Returning, leave Calgary up to and including MONDAY, OCT. 18th

Good in coaches only. No baggage checked. Children 5 years and under 12, half fare.
Full information from E. M. BIGELOW, Local Agent.

CANADIAN NATIONAL

W37-550

Opportune

Flour Mills

DELIA

Opportune Flour is always reliable, and is milled under expert supervision from wheat grown in your own district.

Opportune Flour is of high protein content, and consequently is of greater food value.

When you buy your flour at the Opportune Flour Mills you support h me industry.

Custom Milling. Bran and Shorts always on Sale.

McKAY & GATES

PROPRIETORS

Criminal Libel Action Possible On Handbills

Police Raid Social Credit League Office—Seize 2,400 Leaflets

Criminal libel proceedings are expected to be instituted if and when identity of the person or persons responsible for the printing and circulation of the handbills laid upon the desks of opposition members, and which contain defamatory statements on D. M. Duggan, M.L.A., and others.

It was stated that police investigation on Saturday last disclosed that a quantity of the leaflets had been delivered to the head office of the Alberta Social Credit League, and the leaflets were seized Saturday afternoon when police officers raided the office.

The leaflets did not carry the name of the person or organization responsible for putting them into circulation. They bore a union label, but the name of the printing firm was not given.

Summonses were served upon three Social Credit League officials shortly after 10 o'clock on Monday. Later, warrants for the arrest of one or more persons were issued at the request of G. H. Steer, K.C., by Magistrate Gibson, of the Edmonton police court.

J. H. Unwin, M.L.A., Arrested

It was reported that J H. Unwin, M.L.A. (Edson), had been arrested on Tuesday morning. Brought before the magistrate and charged with having written the alleged criminal libel, the accused was allowed bail in two sureties, amounting to $5,000

Soc.-Credit Expert Arrested

G F. Powell, government expert adviser on social credit, was arrested on Tuesday. Brought before the magistrate on a charge connected with the offensive handbills, Mr. Powell was released on bail.

Local and District

Jesse Bigelow, C.N.R. operator at Sunnynook, has been transferred to Cavell, Sask.

• • •

Next week, Friday and Saturday, Oct. 15-16, another C.N.R. bargain fare to Calgary. See advt.

• • •

Farmers are advised of a meeting of the Delia Agricultural Improvement Association taking place next week. All are welcome. See advt.

• • •

Advice has been received that Crested Wheat Grass seed has been shipped from Lethbridge, and will probably be available for distribution this week end

• • •

Rev. Dr. Thos. Powell, superintendent of missions, arrived in Delia on Saturday from Calgary, and conducted service in the United Church on Sunday.

• • •

The heavy rain of Wednesday, a week ago, had no sooner given place to drying winds that promised a resumption of threshing, when rain fell again in the early hours of Sunday. Turning to wet snow during the night, the moisture continued approximately 26 hours. Mild temperature effectively disposed of the snow, although traces are still visible on the Handhills. Weather at present appears threatening.

Much Cheese For London

More than half the Canadian cheese shipped to the United Kingdom is handled at London. The proportionate distribution of these shipments in 1936 was as follows: to London, 59 per cent; to Liverpool, 11 per cent; to Bristol, 8 per cent; to Manchester, 3 per cent; to South Wales ports, 5 per cent; to Scottish East Coast ports, 5 per cent; to Glasgow, 3 per cent; to English East Coast ports, 5 per cent, and to Irish ports, 1 per cent.

PERMANENTS

R.7th Wonder Wave $2.95
Sommers' Natural $4.00
and $4.95, by
Mr. REA, of Calgary
(Marlborough Beauty Shoppe)
—AT—
DELIA, OCT. 18th

Book appointments with Miss BETTY THOMPSON, Phone R 213, Delia.

Springwater School Fair

Springwater Schools held their annual Fair at Starland school on September 21st. After days of fine weather it turned out cold and cloudy. The weather didn't keep the crowd away, and the entries were the largest on record. There were 483 entries in vegetables and grains, 49 livestock, 62 pens of poultry, 15 manual training, 67 cooking, 86 sewing, 51 elementary science, 319 school work, and 47 special. This made a total of 1179. The judges were Mr. Holeton, Olds, vegetables; Mr. Phillips, Olds, livestock; Mr. Whitbread, Stettler, grains; Miss Gordon, sewing and cooking; Mr. Jonasson, Hanna, school work.

The Educational Diploma goes to Sentinel Hill, and the Agricultural Diploma to Majestic. The Bank of Commerce Cup that has been in circulation since 1928, was finally won by Majestic School. This cup is given for most points in livestock; that is, calves, pigs, colts, and lambs

One Short Course to Olds as follows:

GIRLS.

1. Mary Demott, Sentinel Hill; Ellen Dodds, Sentinel Hill, Lois Morrison, Sentinel Hill (equal).

BOYS.

1. Edgar Morlock, Majestic.
2. Gordon Herzog, "
3. George Carson, "

MAGIC BAKING POWDER SPECIAL.

Watch—Beatrice Young, Farrell Lake
Fountain Pen—Eileen Jervis, Lloyd George.

ALBERTA SUGAR SPECIAL

Camera—Winnie Newman, Sentinel Hill, for Jelly.
Watch — Walter Birkheim, Lloyd George, for Sea Foam Candy.

BLUE RIBBON BAKING POWDER SPECIAL.

1. Mary Demott, Sentinel Hill.
2. Audrey Elliott, Starland.
3. George Carson, Majestic.
4. Vera Kerr, Starland.

APPLE PIE SPECIAL, T. STEPHENSON.

1. Vera Kerr, Starland.
2. Mary Demott, Sentinel Hill.
3. Frank Demott, "

CALF TRAINING SPECIAL, G. SMITH.

1. Sarah McMurchie, Farrell Lake.
2. George Carson, Majestic.
3. Gordon Herzog, "

(To be continued).

Banks Forego Broadcast in Favor of Baseball Series

Canada's chartered banks released their radio time, booked on a network of six Alberta stations from 12 noon to 12:15 Wednesday, Oct. 6, so that their listeners could hear the play by play broadcast of the opening world series baseball game, it was learned from Edmonton today. Those who planned to hear the Wednesday broadcast of the ninth in the series of non-political, non-controversial addresses written by Vernon Knowles for the chartered banks of Canada, may read this short, informative talk in next week's issue of The Delia Times.

Alberta M.L.A.'s Insulted; Investigation Voted Down

EDMONTON. ALTA, September 30. —Alberta's legislature put on one of its most astonishing performances yesterday afternoon, when a most unparliamentary insult was allowed to pass without investigation.

The incident arose when a number of handbills, dealing with the vexed Banking Act question, were found lying on the desks of opposition members. The handbills mentioned the name of D. M. Duggan, leader of His Majesty's loyal opposition, as a "banker's toady." Several others were also mentioned in the same category.

The most outspoken sentence, however, said: "God made bankers' toadies just as he made snakes, slugs, snails and other creepy, crawly, treacherous poisonous things. Never therefore abuse them, just exterminate them."

Opposition leader Duggan moved that the matter be placed before the privileges and elections committee for a thorough investigation. But Social Credit members of the House, including Premier Aberhart himself, voted against the motion.

—*Vancouver Herald.*

PRAISE AND PRAYER

Praise is devotion fit for mighty minds,
The diff'ring worlds agreeing sacrifice;
Where Heaven divided faiths united finds;
But Prayer in various discord upward flies.—Sir William Davenant.

HEALTH

A HEALTH SERVICE OF THE CANADIAN MEDICAL ASSOCIATION AND LIFE INSURANCE COMPANIES IN CANADA

VARICOSE VEINS

The veins carry the blood from all over the body back to the heart.

The blood current in the veins is much more slow than it is in the arteries, and from the lower part of the body, the blood in the veins is going uphill

Varicose veins are enlarged veins. They occur when, for one reason or another, the blood, instead of circulating freely, is checked to some extent and so is held back in the veins which become distended as a result. This occurs most commonly in the legs and in the rectum

Anything which interferes with the flow of blood in the veins is a cause. Constriction of the legs by tight garters contributes to the condition. The pressure of tumours in the pelvis, or an overloaded bowel in constipation, and sometimes in pregnancy, may result in varicose veins. Certain forms of heart disease in which the flow of blood is not normal may also be a cause. If the tissues surrounding the veins are weak or of poor quality, the veins do not receive the necessary support and, in their weakened state, are apt to become enlarged. Overweight is a common cause because of the extra force required to send the blood through the abnormal amount of tissue Long standing pre-disposes to the occurence of varicose veins.

The prevention of this condition is, first of all, a question of keeping within the limits of normal weight and by having the muscles in good condition through regular exercise.

Varicose veins of the rectum, called haemorrhoids or piles, are usually the result of constipation. Prevention lies in the correction of the constipation by proper diet and exercise. The carthartic habit does not correct constipation; in fact, it is one of the most frequent causes of the condition, and so the habitual use of cathartics is indirectly the common cause of haemorrhoids.

Those who stand for long hours may be helped by lying down each evening and by having the legs gently massaged from the feet to the hips.

Once the condition has developed, relief may be secured through proper treatment but, in all cases, the cause of the condition must be removed. It is much more simple to prevent than to treat, and we would repeat that prevention lies in the maintenance of normal weight, in the development of healthy muscles and in the correction of constipation.

Questions concerning health, addressed to the Canadian Medical Association, 184 College Street, Toronto, will be answered personally by letter.

Recruit More Mounties

It was announced from Ottawa on Tuesday that the R C M.P. is to be recruited to 2,215, which number is very little short of the authorized strength of the force. No reason for the increase was given.

GOOD SEED INCREASES PROFITS

No product can be of better quality, hence of better value, than the quality of the raw material used. Seed is the farmer's raw material for the grain he produces.
Use good seed—a money-making product.
For supplies of the very best Registered and Certified Seed, at moderate prices, see the nearest Searle or Home Agent.

SEARLE GRAIN COMPANY, LIMITED 42

Farmers, Attention!

A MEETING of the
DELIA
Agricultural Improvement Association
WILL BE HELD AT
COATES' HALL, DELIA
2 p.m. Tuesday, October 12

Speakers: From the Dominion Experimental Station, and Provincial Department of Agriculture

MORE OF
THE FACTS
ABOUT
Banking in Canada
Will Be Told to You By
Canada's Chartered Banks
In Another 15-Minute Broadcast
TUESDAY Evening, October 12th
8:30 to 8:45
With a daytime broadcast of this address
WEDNESDAY Noon, October 13th
12:00 to 12:15

Over Stations

CFCN 1030 kilocycles
CJCJ 690 kilocycles
CFAC 930 kilocycles
CJOC 950 kilocycles
CJCA 730 kilocycles
CFRN 960 kilocycles

LISTEN IN!

The "Big Interests" in Life Insurance

Are the Policyholders and Beneficiaries

IN Life Insurance, the "Big Interests" are the millions of Canadian policyholders and beneficiaries—men, women and children who share in the protection made possible by individual thrift and foresight.

The concern of those who act on behalf of these policyholders and beneficiaries is to safeguard their interests. Their accumulated savings, amounting to more than two billion dollars, must be invested wisely to obtain the greatest yield consistent with safety. Every promise made in Life Insurance policies must be fulfilled completely and promptly.

Canadian policyholders may feel justly proud of the wise and careful administration of their trust funds. Even in the darkest days of the depression, their companies met every obligation promptly and fully—bringing financial security to thousands of Canadian homes.

There is added satisfaction in the fact that the investment of Life Insurance funds has helped to build Canadian homes, schools and hospitals—and develop agriculture, industries and public utilities. Thus, the whole Dominion benefits from Life Insurance.

In the future, as in the past, Canadian policyholders and beneficiaries must always be the "Big Interests" of Life Insurance.

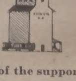
Life Insurance



Guardian of Canadian Homes

LF-26A

ALBERTA POOL ELEVATORS

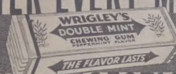


Worthy of the support of all
Alberta Grain Producers





AFTER EVERY MEAL



AIDS DIGESTION

CM-28

Destruction Of Morale

Morale is not a very big word but it covers a wide territory within its meaning and might be termed all-embracing. Its existence or absence has determined the destinies of whole races of people in the past and will do so again in the future.

The word "morale" is so closely allied to the word "moral" as to lead Webster to define it as a "condition as affected by or dependent upon such moral or mental factors as zeal, spirit, hope, confidence, etc.," and again, a "mental state, as a body of men, an army and the like."

The orthographic affinity between "morale" and "moral" is no closer than its kinship when the terms are translated into the spiritual sphere, for destruction of morale inevitably brings in its wake a breakdown of moral perceptions. Moral concepts tend to become blunted with the wane of morale.

And so destruction of morale, it can readily be seen, may—nay, it will—have very serious consequences, whether the victim of its undermining influence be the individual, a community or a nation. It means the disappearance of ideals and a resultant lack of moral stamina.

The term "loss of morale" is occasionally heard during discussions on the possible effect of continuance, or even perpetuation, of the system of government aid to the unfortunate, known in common parlance as direct relief, but it is doubtful whether sufficient stress is laid upon the dire potentialities of this form of assistance, if it is permitted to become permanent, or even long standing.

Everybody, and that includes the great majority of relief recipients themselves, hopes that direct relief in greater or less degree, will not become perpetuated and adopted as an accepted government policy and set up; but there is a danger of permanency as the years go by and the system becomes more and more established as the easiest and perhaps the cheapest solution of the problem.

Whether or not direct relief is the cheapest solution of the problem is a question open to debate and particularly after this method has been in operation long enough to make inroads into the morale of even a percentage of those who, for lack of a better term, are supposed to "benefit" from it, and when one reflects on the possible long distance effect indefinite continuance of such a policy may have upon the communities subjected to it.

Direct relief, on varying scale commensurate with conditions in each succeeding year, has been with us in the west for a long time now and people are rightly beginning to question the wisdom of continuing much longer to place a large body of citizens in the position of suppliants for and recipients of government gifts when so many of them are not only able and willing to work for their subsistence, but passionately anxious for the opportunity.

As year after year passes with governments finding it necessary to vote large sums for direct relief and with the general public sensing, perhaps dimly, the baneful effect of this form of assistance, it is not surprising that public opinion is gradually crystallizing in the formula: "rehabilitation instead of direct relief."

Rehabilitation may, of course, take various forms, but under conditions of the moment in the west, it means an opportunity to earn at least the necessities of life through programs of government-initiated public works, since neither private industry nor agriculture are able to provide these essentials.

It is true that some effort in this direction is being made insofar as the agricultural section of the community is involved and there is some ground for hope that some work will be approved for urban centres, but to date these activities are not proportionate to the needs.

In a country whose welfare is so largely dependent upon the vagaries of the weather, governments and people are prone to be inspired by a hope that "next year will be different" and that the troubles of to-day will be cured by a turn of fortune's wheel tomorrow, but there is no guarantee that this will be the case. Even if tomorrow breaks brighter on the horizon there are still the difficulties of to-day to be overcome in the meantime.

While the optimism of the people of this west is proverbial and has been the subject of much favorable comment, dissatisfaction with direct relief on a widespread scale is growing and anything that can be done to substitute work for relief to the maximum extent possible, provided it is useful and productive work, will be welcomed with open arms.

Work is the natural heritage of mankind and without it man is bound to languish, physically, mentally and morally. It is as essential to the welfare of man as water and air.

Cheerful Conversation

Maid Did Her Best To Make Breakfast Interesting

One of our friends is enough of a sybarite to be concerned with making breakfast a well-conducted meal. To this end he asked his wife whether the colored woman who serves them might not be made to take more of an interest in things: let her treat him as the master of a household, he said, and not just as a potential consumer of toast and coffee; let her do what she could to cheer him up and get his day started right. The wife evidently did something, for the domestic was very encouraging indeed for the next several mornings—asked how he had slept, made little comments on the weather, and so on. Came a morning when the mistress of the establishment decided to sleep late and the master felt rather low in the dining room alone. The maid beamed when she saw him. "Guess what we got this morning," she said, bringing in the coffeepot. "What?" he asked, feeling better already. "No cream," she said.—The New Yorker.

Would Be Cheaper

The business man from Aberdeen had been sent out by his wife to buy a new mousetrap. The assistant in the store showed him model after model, but the canny Scot refused them all, saying that they were much too expensive.

"But this is the cheapest mousetrap on the market," protested the harassed assistant.

"It's no' so cheap," came the Scot's reply. "Ha'e ye no trap that will kill the moose before it eats the cheese?"

Would Colonize North

Sir Edward Beatty Favors Settlement Of Peace River Country

Sir Edward Beatty, chairman and president of the Canadian Pacific Railway, will urge the Dominion government to launch a broad program of colonization through the Peace River country north of Edmonton, he said in an interview at Edmonton.

"That north country needs a settlement plan and needs it quickly, and together with that there should be a program of rail development," Sir Edward said after concluding a four-day inspection tour over lines of the Northern Alberta Railway. This year he is president of the N.A.R., which is administered jointly by the Canadian Pacific and the Canadian National companies.

The Lucky Numbers

Scientific Experiment Shows Dice Throwers How To Win

If you want to win at dice throwing, call sixes, fives or fours. They are more likely—in the long run—to turn up than three, twos and ones.

This conclusion is the result of a scientific experiment announced to British scientists at a meeting in Nottingham, England. The reason:

"Points on dice are marked by little holes scooped out of the faces. The points 6, 5 and 4, which are respectively opposite the points 1, 2 and 3, are somewhat lighter—more of the ivory having been removed."

Some 10,000,000 milk bottles go astray in England alone every year.

The estimated wealth of the United States is $247,000,000,000.

A "strong" flour that goes farther

PURITY FLOUR

Best for all your Baking

PF137

Health
LEAGUE *of* CANADA *presents* TOPICS *of* VITAL INTEREST



by DR. J. W. S. McCULLOUGH

ARTICLE No. 13

Treatment of Cancer No. 1

The late Lord Moynihan, himself a prince among surgeons, pointed out that in breast cancer, where operation was performed in the early stages, 90.1% of the women were alive and well ten years after operation, whereas if the disease were very far advanced, 94.4% were dead within this period. The nature of the disease was the same; the operation was the same; the stage of the disease made all the difference.

The only resources for cancer treatment are surgery, which treats 70% of all treated cancers, and the use of radium and X-rays. No other form of treatment so far discovered has any lasting effect in the cure of cancer. No serum, vaccine, plaster or cure, no matter how widely advertised, has any effect other than to delay the use of the rational methods of treatment.

Surgery is the agent of treatment in cancer of the stomach, of the intestines, the body of the uterus and other abdominal organs. It is still the chief resource in cancer of the oesophagus and larynx. The art and science of surgery have reached a high degree of development. The surgeon in all areas has gained an astonishingly high degree of skill; he is confident of his powers. It is only by the discovery of newer, more exact and simpler methods that surgery will be dethroned from its present position in relation to cancer.

Every single case of cancer where the disease is accessible to the surgeon is curable in the early stage, for cancer is at first a local disease. The future success of cancer surgery depends, very largely, upon the education of the public in early cancer signs and of a very clear recognition of the fact that the greatest fear of cancer should be the fear of delay.

Next article—Treatment of Cancer No. 2.

Editorial Note: Readers desiring the complete set of Dr. McCullough's cancer articles at once may secure same by writing to—The Health League of Canada, 105 Bond St., Toronto, Ont.

Regiment Enters Protest

Scots Greys Do Not Want Famous Horses Displaced

The name Royal Scots Greys will have an empty meaning if a government mechanization scheme is carried out.

Influential Scotsman have made vigorous protests against the proposal to take the famous grey horses from the regiment. They point out the Greys have been associated with Scotland for 250 years and the disappearance of the horses would destroy the regiment's character.

They also object to a counter-proposal to change the color of the steeds. It seems German officers have revealed the greys were the first indication to the Germans the British were at Mons in 1914. The officers said the famous horses could not be missed or mistaken.

Interesting Articles Found

Are Believed To Date Back To Sixth Century B.C.

A pre-historic razor has been unearthed in an ancient graveyard at Muehlhausen in Thuringia. The graveyard is believed to date back to the sixth century B.C. Fifteen graves have been opened and a number of axes and spears and other articles of great interest have been discovered. The excavators also found splinters of a vessel of some material resembling glass, and a kind of pincers, apparently used for shaving. Another discovery in a woman's grave was the clasp of a dress, consisting of four bronze birds heads, which together make a Swastika-like pattern, enclosed within the mystic sign of the sun-wheel.

Cheap Advertising

An office boy for a New York theatrical manager, carried away on board the Queen Mary where he went to deliver a play manuscript, is said to face detention in England as a stowaway unless his employer paid $185 boats fare. The story gets half a column in a metropolitan newspaper and presumably will get English notices. Some plays have received less publicity even for $185.

Rare Tree From China

The first "dove" tree ever seen in Honolulu has arrived via Pan-American Clipper from China. While the tree figured prominently in ancient Chinese literature, it required a three-year search to find the present specimen in the Yangtze valley. It has been planted on the island of Kauai. Blossoms are similar in shape and color to a dove. 2223

Want Law Revised

Missionaries In Arctic Protest Against Migratory Birds Act

At Pond Inlet, on the top of Baffin Island inside the Arctic circle, two Anglican missionaries await what cognizance, if any, the governments of Canada and the United States will take of their protests against provisions of the migratory birds convention, a treaty entered into between the two countries 20 years ago.

The convention was designed to protect ducks and geese which each year fly north, lay eggs, rear their young, and then fly south again. It forbids anyone taking the eggs. Shooting these birds during the closed season, which does not end until September 1, also is forbidden.

Residents of the north, both white and native, contend the birds fly south before the closed season is over so they never have a chance within the law to shoot them. Year after year protests to the government against these restrictions have brought no redress, the answer always being it was an international treaty and one country could not change it without the consent of the other.

Rev. J. H. Turner and Rev. Maurice S. Flint, the Anglican missionaries there, decided to break open the Migratory Birds Convention Act and thereby set a test case in motion. In June they took 20 snow goose eggs from a nest and ate them. Writing Corporal L. E. Corey, head of the Mounted Police detachment at Pond, the missionaries notified they had broken the regulations.

During the visit of the R.M.S. Nascopie to Pond Inlet on September 11, Major D. L. McKeand, commander of the eastern Arctic patrol, and Superintendent G. F. Fletcher of the Mounted Police, convened court in their capacities as magistrates of the North West Territories. The court sat in the Mounted Police barracks where the two missionaries pleaded guilty to breaking the game regulations and were fined $10 each.

In passing judgment the magistrates expressed the government's view that the act generally benefitted the natives. "We expect missionaries to help enforce the law," said Supt. Fletcher, "by advising the Eskimos to obey such regulations and setting the natives an example of respect for law."

The missionaries replied they did advise natives and whites to obey the laws and in this case had acted throughout above board hoping it would result in some change in regulations. The records of the case were taken to Ottawa where those advising the government on game law legislation may have an apportunity of studying it.

Girl Is Good Sailor

Daughter Of British Fisherman Receives Master's Certificate

Margery Ragless, daughter of a British fisherman, whose chief regret has been that she wasn't born a boy, is satisfied now. At the age of 29 she has become the first woman to hold a master's ticket issued by the board of trade. It allows her to take 56 pasengers to sea.

"My one grudge against life was that I had not been born a boy, but this makes up for everything," she said.

Miss Ragless has been going to sea in small lobster boats since the age of four.

"Her cradle was a boat and she is one of the finest sailors on the coast," says her brother Bob.

The family have had some rough times together at sea and Margery has narrowly escaped drowning on several occasions. At the age of 12 she was washed overboard at the wheel of her father's ship. On another occasion she was adrift in a small boat for nearly five hours.

Japan Wants Marching Song

Must Have Attractive Melody And Be Easy To Learn

Prizes are being offered for a marching song with which to welcome Japan's soldiers home "next Spring." Premier Prince Fumimaro Konoe will make the award and the Government will give a money prize and a medal to the winner. The winning song will be the one that best fills the following ideas: It must have an attractive melody, must be easy to learn and must have that indefinable quality that makes crowds sing it spontaneously. The result of the contest will be announced in November, so that the song can be as well known as "Over There" or "Tipperary" when the boys come home "next Spring."

Fire Drill For Cows

Cows at the Soldiers' Home Dairy in Washington are so intelligent, Governor F. W. Coleman boasted, that all 195 of them can get out of the barns in a two-minute fire drill. The cows run—not walk—to the nearest exit when the fire bell rings. Governor Coleman said that ever since 1870 the fine herd of Holsteins has been given the drills.

"Mary," said the mistress, "the window of your room is so dirty that one cannot see out of it."

"Yes, Ma'am," replied the maid, "but I always open the window when I want to see out."

Don't grumble at your coffee. Some day you, too, will be old and weak.

COULD HARDLY CLOSE HANDS

Had Rheumatism and Neuritis



"I suffered severely from Rheumatism and Neuritis," writes Mr. W. J. Tracy of Toronto. "I could hardly walk upstairs or close my hands. After taking Fruitatives four days the swelling left my hands and knees. I could climb stairs and ladder. I advise any person suffering as I did to take Fruit-a-tives. They give quick relief." Try this real fruit juice, herb and tonic prescription of a famous Canadian doctor. If you suffer, they might clear up your case too. 25c. and 50c. No substitute. At druggists.

FRUIT-A-TIVES LIVER TABLETS

Could Tell Many Stories

Toronto Man Left China Day Before War Started

John A. Pond left Shanghai for home just the day before war broke out there. . . Back in Toronto once more he has many a vivid story of Chinese pouring into the city at about 30,000 a day. John said the most pitiable sight he had ever seen was the long trail of bewildered refugees trundling wheelbarrows or rickshaws laden with their broken household possessions. Most of them came from the north to Hongkong, and from there they wandered south to Canton. When the latter city was bombed they turned like sheep and rushed north again. The favorite ruse to get out of stricken areas was to go to the docks of coastal cities and wait for a departing steamer to pull up its gang-planks. At that moment dozens of Chinese rushed on board and sat on the decks . . . refusing to budge. John particularly regretted the bombardment of Chapei, where the Government had spent millions in a beautiful municipal settlement, planning to move the Chinese population out there from Shanghai. He sad the architecture was the most magnificent he had seen . . . but the whole area is now in ruins.—Toronto Telegram.

Respond To Public Appeal

Members Of Royal Family Give Seats For Parks

King George VI., Queen Elizabeth and Queen Mary have each presented seats of a new design for the Royal Parks, in response to a public appeal made in London recently by Sir Philip Sassoon, First Commissioner of Works.

Sir Philip's suggestion was that many who find rest and recreation in the parks might like to mark Coronation year by providing new seats to replace the old ones. The appeal has met with a good response.

The new seats have been specially designed. They are in oak or teak and cost £5 each. About 5,000 are required, as all the Royal Parks are to be included in the scheme—Richmond, Hampton Court, Regent's Park, Hyde Park, the Green Park, and St. James's—and if any donor wishes to provide a seat for a particular park his desire in that respect is to be observed.

The Nutmeg Tree

Yields Two Spices And Bears Fruit For Sixty Years

Our foods are often flavoured with nutmeg and mace, and both these spices come from the same plant, the nutmeg tree, which grows in the East and West Indies and Brazil.

The tree reaches a height of about 30 feet, and has large leathery evergreen leaves which give out a rich odour, and small, pale yellow flowers. The pear-shaped fruits open into two nearly equal halves, and the nutmeg is then disclosed, surrounded by a fleshy fibrous covering, which is the mace. Like the nutmeg, it is very fragrant.

The nutmeg tree begins to bear fruit when it is eight years old, and goes on for about 60 years. Nutmeg and mace are used not only in cookery as a flavouring for custards and puddings, but in medicine as a stimulant and to disguise the taste of unpleasant drugs.

No Action Taken

League Of Nations Committee Had Discussion On Equal Rights

Equality of women was discussed by the League of Nations committee on social questions but no definite action was taken. Most speakers contended the time was not ripe for an international conference on the question. Colombia's delegate told the committee recent reforms in his country gave women equality except for suffrage, "for which there appeared to be no great demand."

Nurseries On Trains

Nurseries are included in all the newly built trains of the Soviet Union, says Sherman A. Boyce, manager of the American Express Travel Service, who reports that these are supervised by trained nurses and that babies have small bunks arranged along the walls of these special coaches. All large railway stations are also being fitted out with special facilities for small children.

Anglers of Britain are expected to spend $50,000,000 on the sport this year.

There are about 44,000 thunderstorms daily somewhere in the world.

Strange Wills

Perfectly Valid Wills Found On Many Queer Objects

Mr. Arthur Ford spoke of some of the curious documents deposited in Somerset House—particularly wills. Men have been known to make their wills on the most extraordinary objects: egg shells, doors, coins, tablecloths, comic postcards and even cheese, and I assure you that if properly witnessed they would be perfectly valid. A few years ago a man left a hundred thousand pounds to the Zoo, on condition that his mother's picture was hung there—in the board-room. Four hundred pounds was left to a woman as long as she had a telephone in her house.

"Farthings seem popular. One testator left to two nephews six penny-worth of farthings each; and a man left his wife a farthing to be sent to her in an unstamped envelope, because she had called him a pig."

The funeral directions in a will are sometimes unusual. One man wrote: "I have always had the reputation of being late for appointments. Make me ten minutes late for my funeral!" And do you know that walking about England somewhere is a young man whose will is tatooed on his back, properly witnessed. Heaven knows how he signed it! Perhaps the strangest will at Somerset House is that recorded on the identity disc of a sailor lost at the Battle of Jutland and whose body was washed ashore. His last will and testament contained three thousand microscopic letters."

Paper Waste For Roads

Sulphite Found Superior To Oil As A Binder In Road Making

Engineers have discovered a by-product of major interest to highway builders, and consequently to the paper manufacturers.

The Canadian Chemical Association in session at Vancouver was recently told that the sulphite pulp industry in Canada and the United States was now wasting annually 2,000,000 tons of sulphite waste liquor for which uses were now being found. One of these uses, and a most important one, was as a dirt road binder, and it was preferable to oil.

Dr. H. K. Benson, of the University of Washington, made the report to the Vancouver convention. More than 2,000 miles of highway and streets in eastern Washington, Dr. Benson said, had been treated with unadulterated waste liquor from the pulp mills of the State, and the liquor has been found superior to oil for binding purposes. — Nashville Banner.

New Grain For Poultry

Poultrymen are warned of the danger of feeding new grain to turkeys. The North Dakota experiment station reports that serious digestive troubles often result when the birds are allowed to consume unlimited quantities of new grain. The change from old to new feeds should be made gradually for all kinds of poultry.

Borstal System Studied

England's Borstal system of criminal classification which pays particular attention to youthful first offenders, favorably impressed Mr. Justice Joseph Archambault, chairman of the Royal Commission on penal investigation, he said in an interview on his return from Europe.

Aviators seldom encounter birds 5,000 feet above ground, and few are seen above 3,000 feet except in regions high above sea level.

The organic theory as to the origin of oil is that petroleum is decayed prehistoric plant and animal matter.

Orange Marmalade Lemon lives in Wichita, Kansas.

young MOTHERS



Side Stepping Trouble

Little Incidents No Longer A Cause For War

Crisis after crisis has swept over Europe, but the ultimate horror of a general conflagration has been averted. That much should be said for a continent which otherwise fails to command admiration. None of the big powers wants a war, at least a war with a fellow its own size.

The powder barrels are there, but the spark to set them off has been missing. Once upon a time the peace of the world was at the mercy of a spark, an incident. The only incidents that now count are the Japanese kind, which are not incidents at all but deliberate performances. Former genuine incidents—an inept Foreign Office remark, a frontier skirmish, an assassin's bullet, an Ambassador insulted or assaulted, a small war expanding into a big war—no longer count.

Nations and governments have ceased to be thin-skinned. If in the new international life fine words butter no parsnips, it is also true that harsh words break no bones. Governments call each other bandit, pirate, scourge of humanity and enemy of civilization, but they do not fight. Let us be thankful for that, even if it brings peace scarces in the stock market.—New York Times.

Fifth Contest Starts

Prizes Again Offered For Most Beautiful Maple Leaves

Canada's fifth Maple Leaf contest is announced, providing for prizes for the most beautiful and the largest maple leaves gathered in Canada during the fall. The contest, which has been organized jointly by the Canadian Travel Bureau at Ottawa, the Canadian Pacific Railway and the Canadian National Railways, has been extended to include all visitors to Canada, although entries must be collected in Canada and mailed from a Canadian point.

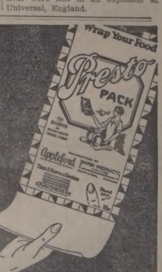
Originated in 1933 by J. Murray Gibbon, this annual contest has aroused tremendous interest across the Dominion. The competition closes on Nov. 1. Entries expressed, waybilled or postmarked later than that date will not be eligible. Each leaf entered must be mounted on a separate card, packed flat between two pieces of stiff cardboard. The winning leaves will be shown at the chief points across Canada.

A Cosmopolitan City

With more than a million permanent residents and a constant stream of visitors, Cairo, largest city on the Continent of Africa, is one of the most cosmopolitan cities in the world, says the National Geographic Society. Its newsboys in black skull caps sell 38 newspapers, eight dailies printed in French, seven in Greek, three in Italian, two in English and twelve in Arabic.

The greatest mine disaster in Great Britain was in 1913, when 439 lives were lost in an explosion at Universal, England.

A REVOLUTION IN THE KITCHEN



Presto-Pack is a new and revolutionary way of handling Household Waxed Tissue. 45 sheets packed in an envelope which you hang on the wall. Then as you require it, just draw out *a sheet at a time*. You can't draw more. That's the beauty of it.

Try Presto-Pack today. You'll find it the handiest thing in the kitchen.

At grocers, druggists, stationers and departmental stores.

PRESTO-PACK

APPLEFORD PAPER PRODUCTS LIMITED
HAMILTON ONTARIO

Warehouses at Calgary, Regina and Winnipeg

FREE FROM SCIATICA FOR 35 YEARS

In Perfect Health at 73—Thanks To Kruschen

Thirty-five years ago this septuagenarian was helpless with sciatica. Then he heard of Kruschen. Since that day, he has enjoyed perfect health. Here is his remarkable story:—

"Thirty-five years ago, I had a severe attack of sciatica, and could scarcely move for about six weeks. Then I started taking Kruschen—about half-a-teaspoonful every morning in hot water. In a few weeks, I got rid of the awful pain in my hips. I have never had to consult a doctor since, and am still in perfect health at 73 years of age, which I can only attribute to taking Kruschen Salts every morning."—T.A.

Most people grow old long before their time because they neglect one vital need of health—the need of internal cleanliness. Eventually, they start the healthy Kruschen habit. Then, probably for the first time in their lives, they start getting rid, every day, of all waste matter from the system. The result is renewed health and vigour. Ailments due to clogged systems vanish, youth returns, and life becomes really worth living.

Mining Claims In North

Prospectors Make Long Trek From Churchill To Baffin Land

With the records of three mining claims staked on Baffin island and mineral bearing samples, F. McInnes, former Royal Canadian Mounted Police officer and veteran of the Arctic trails and his companion J. F. Tibbitt, Saskatoon, geologist of the University of Toronto, arrived in Halifax on the icebreaker Nascopie. They boarded the ship at Arctic bay on Admiralty inlet, Baffin island.

Lean and weather-beaten, these two hardy travellers pulled into Arctic bay in August after 1,400 miles by dog team from Churchill. They set out from Churchill March 15.

"We found indication of iron and copper in the rocks in the vicinity of Arctic bay but no particularly rich showings. Most of the trip from Churchill was over rock of the precambrian shield but on Baffin island we found considerable limestone, sandstone and shale," Tibbitt said.

Both McInnes and Tibbitt declined to discuss claims they had staked until they had reported to the syndicate headed by Colin Campbell, M.P. for Frontenac-Addington which financed the search for platinum and gold.

Botanist Discovered Gold

David Douglas Was First In British Columbia States Editor

Dr. T. A. Rickard of Victoria, onetime editor of mining publications in England and the United States, claims he definitely determined that David Douglas, Scottish botanist, was the first white man to discover gold in British Columbia.

Dr. Rickard, addressing the joint convention of the Canadian Institute of Mining and Metallurgy and the American Institute of Mining and Metallurgical Engineers, said the famed scientist, after whom the Pacific Coast's Douglas fir tree was named, made his first find at Lake Okanagan in the interior in 1833.

Record of the discovery was found by himself in records of the Royal Geographical Society of 1861, Dr. Rickard said.

The rush of gold miners to British Columbia from California in 1858 followed shipments to the United States of about 800 ounces of gold found by Indians along the Fraser River and in the Queen Charlotte Island, he claimed.

A Royal Gardener

Gardener At Windsor Castle For Forty Years, Has Retired

A royal gardener for more than 40 years, Arthur John Hubbard, has retired on a pension at Windsor.

Enternig the royal service in the reign of Queen Victoria, he went to Sandringham and was transferred to Windsor Castle in 1904. He designed the moat garden of the round tower, Windsor Castle, considered one of the finest gardens of its kind in the world. During the work he found traces of old paths three feet below the surface and when constructing lily ponds near Norman tower came upon a cavity five feet below the surface.

Experts thought it was an old dungeon in which state prisoners had been lodged. The paths were traced to a dungeon leading directly to the prisoners' walk, where those in captivity at the castle took their daily exercise.

Hubbard was responsible for the preparation of the East Terrace gardens. In one Ascot week of King Edward VII.'s reign 17,000 scarlet geraniums alone were used in the garden.

Just What She Said

A census taker, on asking a woman how old she was, received the following answer:

"Do you know how old the Hill girls are next door?"

"Sure," he replied.

"Well, I'm as old as they are."

The census taker wrote down, "As old as the hills."

Canada supplies approximately 75 per cent. of all the canned soups consumed in Newfoundland, but the United States is the largest supplier of canned fruits

In The Final Analysis

Women In The Home Are Mainspring Of Nation's Greatness

The New York League of Business and Professional Women recently offered a $500 prize for the best essay on the woman who had made the greatest contribution to American life from 1825 to the present time. The award was given to a Brooklyn woman who said the greatest woman was Mrs. Jones—just ordinary Mrs. Jones, the common American housewife.

The United States, Canada, the world, are full of Mrs. Joneses. It is said to be folly to try to keep up with the Joneses, but if there are women who fail to measure up to the standard Mrs. Jones they could not have a better ambition than to emulate her. Mrs. Jones is the average homemaker, the woman who makes a house a home, a place where husbands are made happy and inspired to work hard for the little woman, the woman who raises a family of clean, healthy Christian sons and daughters, who works for her church, her women's organizations, who perhaps plays a good game of bridge as well as bakes good pies, who handles a limited budget, mends cloths, tends her sick, and all round does a greater job of managing than the head of a big corporation.

Many women have done wonderful public work, particularly single women who took up science, teaching or hospital careers, but in the final analysis it is the woman in the home who has the making or marring of the lives of her husband and children, the woman who works for her community, who is the mainspring of a nation's greatness, regardless of what the administrators in Washington or Ottawa may do. Without the work of that little woman, what the men might do would not accomplish much.—St. Thomas Times-Journal.

Milking Time

Inventor Tries To Cure Cows Of Tail Switching

An enterprising inventor has been trying to cure cows of tail-switching. His first device held the tail in check. The cow kicked, literally, and upset the milk. Then he hobbled her feet. She kicked, metaphorically, and refused to give milk. That upset the milker. Then the inventor got tired. He had no more tricks in store and the cow won, for herself and her sisters, the right to switch her tail in the time-honored way, without let or hindrance.

So far, sympathy is with the cow, for tail-switching seems a harmless way of keeping off flies. There is another side to the question, however. Tail-switching is not so harmless as it looks. In the last year, according to the inventor, 1,810 American farmers have lost eyes through careless tail-switching.

This makes a case for the farmer and one wishes the inventor had not stopped so soon. If he had only let his great mind work another minute he might have hit on the idea of goggles for milkers.—Toronto Telegram.

All-Canadian Seed Exhibit

Innovation Will Be Seen At Royal Winter Fair

All departments of the Royal Winter Fair are being maintained this year with beef cattle prominent as usual. An innovation will be seen in the grain classes where the prize lists have been greatly extended. A field crop show, all-Canadian in its scope, has been urged for years by seed growers throughout the Dominion.

After a lapse of seven years, a silver and black fox show of nationwide extent is being held, and with it is combined the first nationally representative mink show ever to be organized in Canada. Seven provinces have promised support. If present plans mature pelt buyers from internationally known fashion houses in Europe and the United States will be present.

No Longer Isolated

Men At Sea Among Those Who Now Enjoy Radio

The men who man the ships at sea, thousands of miles from their home ports, are no longer on floating specks bereft of contact with the world. Nearly every ship to-day has radio sets aboard, and men who formerly had little to amuse themselves except cards, a mouth organ or a fiddle, can tune in when off duty and enjoy the music, talks, plays and running commentaries of sports as easily as if they were at home. This, together with the improved service conditions, will have a valuable influence in making for contented crews.—St. Thomas Times-Journal.

A Modern David

A Rumanian Boy Scout, Constantine Varaticeanu, watching his father's sheep, emulated David's battle with the lion when an eagle swooped down to carry off a lamb. As the great bird rose with the lamb, the Scout threw himself upon it, and after a terrific struggle had the eagle securely tied with good Scout knots. In recognition of his bravery Scout Varaticeanu received a medal from the King of Rumania.

Only one person in every 10 more than 21 years of age has perfect eyesight. 2228

Views Mining Development

Mines Minister Crerar Is Impressed With What He Saw On Western Trip

Prediction the next 10 years would bring a great mining development in the Northwest Territories came from Mines Minister Crerar on his return to Ottawa from a long inspection trip that took him over a considerable part of the country covered earlier this summer by Lord Tweedsmuir on his northwestern tour.

An aerial journey from Winnipeg through the central Manitoba mining areas, into northern Saskatchewan, Alberta and the Northwest Territories as far as the Arctic Circle on Great Slave Lake convinced the minister a prosperous future lies ahead of the nation's newer mining fields and suggested to him that a more thoughtful type of citizen may arise there.

Mr. Crerar was most impressed by developments at Goldfields, Sask., on the northeastern shores of Lake Athabasca, a territory into which 20,000 tons of freight will be moved by boat before freeze-up, double last year's tonnage.

"The Goldfields development," the minister said, "is probably the largest at present. "It is difficult to say how large it will be because we can't determine the full extent of the ore bodies, but enough is known to assure us it will be a big one."

With intensive prospecting over a wide area and almost continuous discovery of new ore bodies more freight is moving down the Athabasca river from Waterways, head of steel on the Northern Alberta Railway, Mr. Crerar said, and it is likely that the growth of traffic will be continuous.

Within the next 12 months, he contended, it might be possible to estimate more accurately the extent of the development and form some idea of the extended facilities for transportation and communication that might be necessary.

Mr. Crerar visited the Eldorado silver-radium mine on Great Bear Lake where the governor-general was a guest for three days and flew to Gordon Lake, a new mining camp, east of the Mackenzie river between Great Bear and Great Slave lakes.

The minister saw in the north almost ideal facilities for establishment of a comfortable civilization, cheap water transportation to many centres in summer, cheap tractor train transportation over winter roads to centres removed from navigable waters and almost year-round aerial transportation.

The Trumpeter Swan

Can Be Seen The Year Round In British Columbia

The trumpeter swan is the largest waterfowl in North America. At one time this magnificent bird was common from the Pacific Coast to the Middle West, but it now has disappeared from all except the most westerly part of its former range.

In early days the trumpeter swan was hunted for its plumage, which provided the valuable swansdown of commerce.

Most of the trumpeter swans now in existence are found in British Columbia, both winter and summer. Some of them spend the winter months on northern rivers whose isolation offers sanctuary and where stretches of open water provide food. The seeds of the yellow pond-lily and water-shield, the tubers of sago pandweed, and other kinds of water vegetation are eaten.

Sometimes in severe winters the feeding grounds are frozen over and the trumpeter swans suffer severely. In order to prevent the starvation of these birds it is necessary to supply them with barley or other grain. On one wintering ground a supply of grain is taken by pack-horse from the nearest settlement, a distance of 75 miles.

The Dominion Government maintains a special warden service for the protection of these valuable birds and under this care their numbers have slightly increased.

A smaller relative of the trumpeter swan and resembling it very closely is the whistling swan, which nests in the Arctic and is relatively abundant.

Women On Ship's Crew

Work On Tramp Steamer Carrying Wood Pulp From Baltic

Veteran seamen congregated about a little Estonian tramp steamer, the Eestirand, in Montreal harbor recently and watched longshoremen unload wood pulp brought from the Baltic seacoast. The Eestirand is the first ship from Esthonis to dock there in five years and the first craft ever to come carrying women in its crew. Captain Nelke thinks there's nothing extraordinary in the fact that three women work aboard his ship.

New Pilot Instructor

W. A. Straith, former Winnipeg aviator, has been appointed pilot instructor of Trans-Canada Airlines and will be in charge of advanced training courses to be offered pilots seeking employment with the airline. Straith has been connected with an United States airways company in Seattle and will begin his new duties next month.

A faucet dripping at the rate of only one drop per second will waste 2,299 gallons in the course of a year.



Epic Canoe Trip

Remarkable Feat Of Adventure By Two Office Men

New York to Nome—that sounds very ordinary and unromantic, what with all the trappings of modern transportation; but when it is qualified, New York to Nome by canoe, the imagination is at once stimulated, and with good reason.

This remarkable feat of adventure travel was successfully concluded recenty by two New York City bookkeepers who spent 18 months on the trail. They followed the historic canoe route used by the great explorers and fur traders who opened up this vast West; and by dint of hard work and real courage, they discovered their own Northwest Passage.

There is something inspiring in so heroic an experience. It smacks of the Viking era in Europe, or of the period of early expansion over our own plains and forests. And the fact that modern young men had the imagination to conceive it and the daring to carry it through is proof that this is not a soft generation, though it may be a perverse one. And perhaps more adventures of this nature might erase some of the perversity.—Winnipeg Free Press.

Luxurious Homes

Great Wealth Centred In International Quarter At Shanghai

The London corresponednt of the Ottawa Journal, says the evacuation of the women and children will mean the break up of many homes in Shanghai. How luxurious the International Quarter had become is scarcely appreciated by those who have not visited the city in the last year or two.

At the present time more wealth is centred in the town than in any other trade centre of the East. This is mainly due to the fact that Sir Victor Sassoon has, in large measure, withdrawn the millions he had invested in India and has transferred them farther East. The huge hotels which dominate the city are all owned by him, and those who met the able manager of the Taj Mahal, in Bombay, a few years ago, will now find him installed instead at the luxurious Cathay.

As it is to be expected, where so much wealth has been accumulated, the expense of living is high. Racing has got such a hold on the European element that thousands are lost as readily betting on the racecourse as they are lost at the tables at Monte Carlo.

Predicts Cold Winter

Walpole Island Indian Declares Animals Preparing For It

If the forecast of Chief George Ninham proves correct you had better buy a heavier overcoat and earmuffs, haul out the storm windows and prepare for a long, cold winter.

What does he base his prediction on? The reactions of nature, he says. Every sign points to a cold and lengthy winter. Wild ducks and geese are now migrating to the winter feeding grounds in the south and all wild animals are stocking food supplies even more than they did in 1933, when the winter was more severe than it had been in years, he declared.

He also pointed out that trees are wearing a thicker coat of bark while snakes and frogs are hibernating earlier than usual.

Chief Ninham, formerly of the Walpole Island reserve in Ontario, is now a resident of the United States.

Trying Out Roomettes

U.S. Railroad Wants To Obtain Reaction Of Passengers

The new type Pullman car which contains eighteen "roomettes" is being tried out by the Pennsylvania and New York Central for a Limited period to obtain the reaction of passengers. Each roomette is a completely enclosed private room occupying about the same space as a section with a single bed six feet five inches in length. The roomette is readily convertible into a sitting room for daytime use. The Pullman charge between New York and Chicago is the same as the single occupancy section rate.

Was World's Smallest Man

Harold Dyott, 50, known as "Tiny Tim," reputedly the world's smallest man, 23 inches tall and weighing 24 pounds, is dead. He spent most of his life on exhibition at fairs all over Europe. Examined as a child by the most celebrated physicians in Europe, Dyott was found to have a perfectly sound constitution and normally developing mental faculties.

Important To Eye Health

Scientists Find Particular Vitamin In Food Is Essential

Streamlining the figure by strenuous diets prescribed by persons with no scientific training in food values or nutrition, may cause permanent impairment to the eyesight. The reason for this is that three foods particularly important to eye health are either tabu or are put at a minimum in most of these diets.

Just recently scientists have discovered that the substance in the eye which is sensitive to light and which they term "visual purple" is really a protein that is bleached by the action of strong light and renews itself by returning to its original color in the dark.

Whenever there has been slowness in color restoration, scientists have found it due to a deficiency of a particular vitamin in the food of which the best sources are butter, cream and milk, and in a lesser degree, egg yolk, liver and fresh vegetables. Cod liver oil is richest of all in it. Dr. E. V. McCollum of Johns Hopkins University points out, however, that by drinking a quart of whole milk daily butter may be omitted.

When the eyes are exposed to strong light, the "visual purple" protein changes rapidly to yellow and then slowly becomes colorless. If the system is plentifully supplied with essential elements, regeneration takes place as soon as the eyeball is removed from the glare, but when the elements are lacking, the process is slow and defective. Recent experiments have shown that it is dangerous for certain people to drive at night because the "visual purple" in their eyes is not restored quickly after having been bleached by the glare of oncoming headlights.

When a deficiency of the essential vitamin continues for any length of time, actual damage to the membranes covering the eyes takes place. Other important considerations for eye health are: Protect the eyes from strong light glare by wearing dark glasses. Never read while facing a strong light.

Sewing School For Men

New York To Have First One In United States

The first sewing school for men in the United States is being organized in New York at the Barbizon-Plaza Hotel, Fifty-eighth street and Sixth avenue, it is announced by Miss Ruth Winnek.

"The majority of bachelors and single men living alone are very unskilled when it comes to any form of needlework," said Mrs. Winnek. And why? Well, no one has ever taught them just how easy and simple it is to darn a hole in the toe of a sock properly. The usual procedure men take is to draw the hole together with a drawstring, which is the wrong way. Many men resort to safety pins to hold their shorts up or keep their suspenders attached to their trousers and other makeshift measures. Men need not endure this misery any longer.

"Historians tell us that George Washington was an excellent sewer and knitter; Henry VIII. and men in his court enjoyed knitting. The Sewing School for Men has a definite place in the scheme of life of the modern American man.

"Men are among the best cooks in the world; the best style designers; the best beauticians—so why shouldnt the average man be able to make simple repairs on his own clothes?"

Mrs. Winnek, who is a graduate of the University of California, has established sewing schools for professional and business people in many American cities.

Castle To Be Demolished

So Coal Seams Under Historic Building Can Be Worked

Rich coal seams have laid successful siege to romantic Douglas Castle, ancestral home of the Douglas family in Edinburgh.

When the Earl and Countess of Home move, demolition will begin so the coal seams can be worked without hindrance. Old seams in the district have been worked out.

And so the stormy history of Sir Walter Scott's "Castle Dangerous," which repeatedly changed hands during the struggle between Edward I. and the Scots, comes to an end.

So—perhaps—does the ancient legend which runs: "As often as Castle Douglas is destroyed it shall rise again in even greater size."

The castle was burned down in 1759 and the present structure built. Near it is the chancel of the Church of St. Bride containing the heart of Robert the Bruce.

Lord and Lady Home will take up residence at their Berwickshire estate near Coldstream. They plan to return each year to Lanarkshire and reside in the factor's house within sight of the old castle grounds.

The hardest nut for the British Government to crack is not the dictators on the continent for which it has a sneaking respect, but a pacifist element at home, which is always urging it to go to war to make peace.

Eighty-two per cent. of all patents issued by the United States are subsequently discovered to have no commercial value.

Polyps that build coral islands are only able to work under water.



A Cable From China

Tells Of Barbaric Massacre And Wanton Destruction

Your admirable and sympathetic leading article on "Learning in China" emboldens me to send you a copy of a cable sent to me as chairman of the Committee of Intellectual Co-operation by the presidents of the Chinese Universities.

"Commttee on International Intellectual Co-operation League of Nations, Geneva.

"Japanese military aggression in North China have now devastated vicinity of Peiping and reduced Tientsin to ruins. In addition to slaughtering thousands of unarmed civilians, Japanese troops have deliberately destroyed with bombs and incendiary missiles all library, laboratory, and dormitory building of Nankai University and Nankai Middle Schools in Tientsin, to which the veteran educator Changpolin had devoted 33 years to found and develop. In the interest of civilization and humanity we appeal you to condemn publicly such barbaric massacre and wanton destruction of educational institutions and to influence your governments to apply effective sanctions against aggressor nations so that justice might still be vindicated and repetition of such horrors avoided. Tsai Yuenpei, presdent Academia Sinica; Chiang Monlin, president Peking University; Husheh, dean Peking University; Mei Yichi, president Tsinghua University; Lo Chialuen, president Central University; Chu Coching, president Chekiang University; Wang Shingkung, president Wuhan University."

The C.I.C. has, of course, nothing to do with politics. But there is certainly something heroic in the persistent resolution with which the Chinese have continued to renovate and rebuild the moral and intellectual life of their people in the face of almost overwhelming difficulties, and something revolting to the average human conscience in the systematic way in which the Japanese militarists seem to select the objects of their attack. Down with schools and universities and up with illicit opium, and the easier becomes the task of the invader.—Gilbert Murray in the London Times.

Fad In Southern States

Cows Are Beautified Before Being Entered In Shows

The newest wrinkles in cattle-raising in the United States deep South are finger waves for cows, manicuring and "facials." The idea of bovine beautification, said to have been originated by Allen Grubbs, Southern cattleman, has spread so rapidly in recent months that no cattle show is complete without beautified cows.

Grubbs, who operates a 125,000-acre plantation near Eutaw, Alabama, created a minor sensation when he led into the ring a Hereford yearling whose curly coat rippled in crisp even rows of finger waves. Each hoof was trimmed and whitened and its stubby horns bore deep lustre.

Finger waving is the final touch in the beauty treatment, he said. A foot-long rasp that looks like a rough file is used to trim each hoof. Sometimes each is whitewashed, but usually they are polished with pumice stone. Horns are polished, too.

A Wonderful Bridge

Golden Gate At San Francisco Great Engineering Feat

One of the world's greatest engineering feats—the Golden Gate Bridge, San Francisco—has just been completed. The bridge, which has cost $35,000,000, is the longest and tallest single-span suspension bridge in the world. The construction work was carried out in face of difficulties. There was a seven-knot tide and a rocky sea-bottom. The total length of the main structure is 8,940 feet, and the suspension span is 4,200 feet in length, and 230 feet above water at the centre.

Soil Of Forty Nations

The Rotary Club at Albion, N.Y., plans to blend the soil of forty nations in planting an American elm tree next spring. The idea was conceived by Dr. Walter B. Martin, president of the club and superintendent of the State Training School, in an effort to foster international good-will. Letters will be sent to foreign Rotary Clubs requesting one pound of the soil of their nation be sent to Albion.

Little Helps For This Week

Thus saith the Lord thy Redeemer, the Holy One of Israel, I am the Lord thy God which teacheth thee to profit, which leadeth thee by the way thou shouldst go. Isaiah 48:17.

I seek Thy aid, I ask direction,
Teach me to do what pleaseth Thee;
I can bear toil, endure affliction,
Only Thy leadings let me see.

Of all paths a man can strike into there is at a given moment a best path for every one, a thing which here and now it is the wisest of all things to do. Success in this case is complete and his happiness is assured. To find this path and walk in it is the one thing needful for him. Every man has also his own vocation, the one direction in which space is open to him. He has faculties inviting him to endless exertion. Like a ship in a narrow river he runs into obstructions on every side but one. On that side all obstruction is taken away and he sweeps serenely over a deepening channel into an infinite sea.

An Interesting Test

Competition Shows Girls Are Better Writers Than Boys

Girls are much better writers than boys if a writing competition in Britain fostered by Mrs. John Galsworthy in memory of her late husband, the famous short story writer, is any indication.

More than 200 boys and girls entered for the competition. First they submitted two scripts from a passage from one of the Galsworthy novels. The judges chose the best forty scripts and brought the writers to the London County Hall, where they were put to the final test.

Five awards of $50 each were won by girls. Not a boy figured in these highest awards. Seven prizes of $25 also were won by girls. Boys did not win any of the secondary prizes. There were ten prizes of half a guinea each in the third grade and boys managed to win two of these.

The explanation of the poor showing made by boys was not the smallness of the number of boys in the competition. It was entirely due to the superior penmanship of the girls. Two of the first class prizes were won by girls from the Sydenham county secondary school.—Toronto Star-Weekly.

The Sun's Rays

Astronomer Says That Old Sol Is Slowing Up

Dr. William A. Calder, Harvard astronomer, checking up on the sun's performance as a cosmic warming-pan, finds him not so hot. He is sending out 30 per cent. less radiation than he should for a star of his class. And not so bright, either, giving only four-tenths of the luminosity generally accepted as standard. In fact, astronomers know the sun as a "G zero dwarf star," meaning he is yellow and of very low brilliance. By contrast we are asked to admire the moon for displaying greater reflecting power than she was supposed to possess.

Far be it from us to dispute with scientists, but if that sun wasn't doing his best in August we hope he never does!—New York World Telegram.

Rather A Big Order

Mounties Asked To Find Man Somewhere In Canada

If the operator hadn't told her that her three minutes was up, Mrs. Trotman might have got a little more geography from Lieut. Arthur Morin of Montreal police. Mrs. Trotman telephoned from New York to say her husband had driven to Canada and she hadn't heard from him since. No, she didn't know what part of Canada he intended visiting. The lieutenant started to tell her Canada was a good-sized country.

It's the little things of life that cause the worst trouble. A man can usually find his house at night but he sometimes has difficulty with the keyhole.

The largest meteorite in any museum to-day is the 27½-ton "annighito" iron brought by Admiral Peary from Greenland.

Although usually packed in small, half-pound tins, the tuna fish sometimes weighs three-fourths of a ton.

The Delia Times

PUBLISHED WEDNESDAY EVGS

Jos. McKibbon,...Editor and Proprietor

Subscription rates $1.50 per annum payable in advance.

Classified Advertising, such as Lost, Stolen or Strayed, Articles Wanted or For Sale, &c., 50c. first insertion, first five lines or less; extra lines 10c per line. Subsequent insertions, 25c; extra lines 5c, prepaid. If charged 25c extra will be added.

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Display Advertising and Local ad. rates on application.

Changes of advertising must reach this office not later than noon each Tuesday to insure insertion in the following issue.

THURSDAY, OCTOBER 7, 1937

THE REALISTS

Members of the Social Credit party in the legislature were given two opportunities last week to test the truth of their own theories, when resolutions were introduced by Chas. Cockroft (S.C.), Stettler. The first, and by far the most important, was the resolution proposing that a provincial bank be established, and there can be little doubt that if the usual conditions covering such an enterprise were complied with, no difficulty would be experienced in obtaining a charter, and thus ensure "the people" having their own bank.

However, the proposal went down to heavy defeat, and the ordinary individual who has so often been told how easy it is for banks to create money by merely writing figures in a book, might reasonably ask the question why a scheme, suggestive of such fruity results, should be turned down by the very government that has sworn to increase purchasing power.

Did not Mr. Manning declare, with faith that should move mountains, during the course of debate on the new bank taxation measure, the tax increase was a just one because "the banks are in the fortunate position to be able to pay taxes, or their other obligations that may be placed upon them, by simply writing a cheque on themselves.

If this be true, logically it follows that the members who voted down the Cockroft resolution were doing the people of the province an injustice, for if it be possible for any bank to write cheques to fulfil any obligations without cost to itself, then the proposed provincial bank should be able to write a cheque and pay off the provincial debt, thus relieving "our people" of a heavy burden and freeing them from the financial big shots. But stay!—another thought occurs: if all heretofore is possible, then Mr. Aberhart's promised dividend of $25 a month might well be demanded by "our people" from our own provincial bank.

It would seem that at this point the theorists became realists—as they did later—when Mr. Cockroft's second resolution, calling for an amendment to the Recall Act which provided that a mere 10 per cent of eligible voters should be sufficient to recall any member. Here was positive danger to theory, so it became necessary, not only to vote it down, but to instantly guard against any recurrence by a repeal of the horrid Act. As everybody knows, self preservation is Nature's first law.

For Sale or Rent

Two small houses to rent, or will consider sale. Apply to the office of the Delia Times. 38-3c

Delia Inter-Denominational Sunday School

In the old school building every Sunday at 11 a.m.

Supt., Mr. N. J. McEwen.

Everybody welcome

Local Grain Prices.

(By I. J. Olsen, Alberta Pool Elevators)

TUESDAY, October 5, 1937

Wheat (Red Spring)—	
No. 1 Northern	1 1⅛
No. 2 Northern	1 11½
No. 3 Northern	.96½
No. 4	.88½
No. 5	.84
No. 6	.76
Feed	.58
Wheat (Garnet)—	
1 C.W.	.99½
2 C.W.	.96½
Oats—	
2 C.W.	.31½
3 C.W.	.34½
Ex. 1 feed	.34½
1 feed	.32½
2 feed	.30½
Barley—	
No. 3	46½
No. 4	45
No. 5	.44
No. 6	.43
Rye—	
2 C.W.	.69½
3 C.W.	.67
4 C.W.	.63
Flax—	
1 C.W.	1.52
2 C.W.	1.48
3 C.W.	1.32
Track Price, basis No. 1 Nor.—	
Fort William	1.38¼
Vancouver	1.31⅝

Pale, Blond Young Man

The people of Alberta are not asleep to the shocking absurdities that are being proclaimed in the legislative chamber. Intelligent public opinion has been slowly coalescing for many months, as evidence the increasing strength of the demands for a return to sanity.

One thing certain is that the more idiotic the statements made in the legislature, the sooner will the forces of reason rise and smite the exponents of unreason who are now in power.

Mr. Manning, provincial secretary of the province, informed the legislature that the banks operating in Alberta could pay the additional $2,000,000 tax per annum "because it would not cost them anything."

The bank branches in Alberta may, or may not, be able to continue in business with an addition of $2,000,000 to their annual tax bill. That is for the banks to say. But to declare it would not cost them anything to pay it is merely another repetition of one of the silliest notions in the gospel of social credit.

There would be either a great many more banks or no currency in circulation in Canada if that statement was true; more banks to manufacture currency at no cost to themselves and at a large profit for dealing in it, or no currency because, having no value, no one would use it and all exchange would be placed on a barter basis.

One bright correspondent in Edmonton described Mr. Manning as a "pale, blond young man who might well have graduated from Normal School within the past few years." Perhaps had he taken the Normal School course he would have known more about economics than he does.

—*Vancouver Herald.*

Living Animals Imported

Living animals imported during May were of the value of $204,422 as against $167,680 in the same month of 1936; the total from the United States was worth $168,265. The importation of bees was appraised at $136,660 as compared with $124,085, of which the United States supplied $136,388.

"If you are seventy nine you'll not want to discuss the fact." — George Bernard Shaw.

The Facts About Banking in Canada

Reproduced from the Fourth Broadcast in a Series by Vernon Knowles for the Chartered Banks of Canada and Delivered Over a Province-Wide Network of Alberta Stations on Tuesday Evening, September 28th, from 8:30 to 8:45, and Wednesday, September 29th, from 12:00 noon to 12:15.

Loans Made to 57,634 Albertans This Year . . . . Sixty Per Cent to Individuals . . . . How a Bank is Formed . . . . Shareholders Face "Double Liability" . . . . Banks Regulated by Canadian People Through Parliament . . . . Deals With Bank Services . . . . 49,000 Shareholders Own Canada's Chartered Banks . . . No Concentration of Power . . . Tells About Alberta's Bank Depositors and Shareholders.

THIS year, between the first day of January and the last day of August, Canada's Chartered Banks have made loans to no fewer than 57,634 Alberta customers. Who got those loans? 20,502 of them went direct to farmers and ranchers. Other individuals obtained 13,050 loans. 1,701 home-owners got Home Improvement Loans — so that Canada's Chartered Banks this year, have extended new loans to 35,253 individuals — farmers, ranchers, home-owners and other private borrowers. Commercial loans numbering 13,926 have been made to other than individuals in the same period; municipalities and school districts also obtained many new loans.

Out of 57,634 new loans made this year in Alberta, more than 60 per cent of them went to individuals. Don't let anyone tell you we've stopped lending in Alberta.

Now, I return to the question, "What is a bank?" As I said in an earlier broadcast: "Above all things a bank is a place where you or your children can deposit money with absolute assurance that any time you demand it you can get it back in full, intact and with interest."

A bank is formed by a group of responsible people who believe that they can offer a service which a community needs and is willing to pay for, at a rate which will yield a reasonable profit. These are the motives of *any* business.

Those desiring to form the bank name five Provisional Directors, who then must petition the Dominion Parliament for an Act of Incorporation. The Bank Act demands that the Provisional Directors must themselves be subscribers to shares in the bank. The Bank Act is a Dominion law — without such law the business of accepting the people's deposits and making loans would be wholly without safeguard.

After Parliament has acted, the Provisional Directors are authorized to invite public subscriptions for the shares. Before any person buys any share the statute requires that there be placed before him, in large type, Section 125 of the Bank Act, which informs him that if the bank becomes insolvent, the shareholder will be liable to pay *once more* an amount equal to the par value of his shares. This is what is known as "double liability." Since the Bank of Canada was opened the double liability has been slightly modified and, as this central bank under Government control, assumes more and more the right of note issue, the double liability of chartered bank shareholders will be further adjusted.

You will see that the law puts a serious responsibility upon the shareholder and deliberately forces it upon his attention, in order that those who are going to handle other people's money must realize their responsibility to the full. The people are thus safeguarded against fly-by-night promoters.

When Half a Million Dollars worth of stock in the new bank has been subscribed and half of that amount paid up, this $250,000 must be placed in the hands of the Minister of Finance. When the Minister is satisfied that the public interest is safeguarded, he returns the $250,000 to the bank and issues a certificate permitting the bank to open for business. The Bank Act then becomes its charter. Any idea that this bank has to put money into Government Bonds to obtain currency is wholly without foundation.

Canada's Chartered Banks do not enjoy a monopoly of the right to print money. They never *did* enjoy any such monopoly. You often hear it said that Canada's Chartered Banks alone can "Make money" and that we can print our own notes and circulate them in unlimited amounts —such statements are absolutely false. Up to 1934 each Chartered Bank had the right to issue notes — not in *unlimited* amounts — but only up to the amount of the capital actually paid up. There were two exceptions to this rule—the first was that we were permitted to make a fifteen per cent increase in note issue, for a limited period only, for crop moving purposes. The second exception was that over our paid-up capital we could issue dollar for dollar against gold or Dominion notes, deposited in the central gold reserves. These exceptions are no longer in force.

With the Bank of Canada established, and controlled by the Dominion Government we can now issue our own notes only up to ninety per cent of the amount of our paid-up capital. Every year there is to be a further reduction. The Bank of Canada issues notes and as the note issue right of the Chartered Banks is progressively cut down the Bank of Canada's note issue will take its place. In other words, the right to issue our own notes is being steadily taken from us and vested in the Bank of Canada, which, I would remind you, is the Government's central bank, not a chartered bank.

I pointed out, in an earlier broadcast, that no business is subject to such complete control and such Parliamentary scrutiny as are the Chartered Banks. Can you name another business in Canada in which every company's charter automatically expires at one time and can only be renewed after Parliamentary investigation?

Although the Bank Act can be amended at any time by Parliament every ten years bank charters expire and the Act is thrown open for what is known as the "decennial revision" —which is a most sweeping and searching inquiry, conducted by the Banking and Commerce Committee of the House of Commons. Mr. Norman Jaques, M.P., for Wetaskiwin; Mr. J. C. Landeryou, M.P. for Calgary East, and Mr. Victor Quelch, M.P. for Acadia, are the Alberta Members of the Banking and Commerce Committee. It is a large Committee with every Province and every political party represented, so you see that the people do not lack in any sense, for the most penetrating examination of the business of banking. Who regulates the banks? None other than the Canadian people, through their elected representatives.

Into the Bank Act, by reason of the work of the Committee from year to year, have been built all of the safeguards arising from the lessons of the past.

Now I would like to deal with the services that a bank performs. These are many and varied. The bank accepts and safeguards your deposits and extends the credit based upon them to responsible people.

Alberta folk will easily follow the illustration of bank credit I'm now going to give you. This is harvest-time and in the fortunate parts of the Province the farmer is starting to haul his grain to the elevator. When he delivers his wagon-load there, he gets a grain ticket.

He takes the ticket into the bank and the bank gives him cash for it.

What does the bank do with the grain ticket *then?*

At the end of the day the bank lists separately all of the grain tickets issued by each elevator company. It sends them to Calgary or Winnipeg, to be collected from the Head Office of the Elevator Company which issued the tickets.

How does the Elevator Company redeem the tickets? During the movement of a heavy crop, such a company is not likely to have sufficient funds of its *own* to purchase all of the grain handled from day to day.

So the bank advances the sum required against the security of the grain, until the buyer in Liverpool pays for it. The bank collects from him. The proceeds go to the grain company which pays off the money the bank advanced.

What happens is this:

The farmer gets his cash on delivery of the grain to the elevator without any waiting. And the bank provides credit from that moment on, until the grain is paid for, probably *months* later.

Let me point out that the "tickets" were anchored to something — in this case they were anchored to the finest form of real wealth — new wealth—grain, newly produced from the soil. You know no *ship* can be anchored safely unless the anchor is firmly embedded in something.

We extend bank credit to people who can, with some certainty, be expected to repay. We can only lend to responsible people because we ourselves are responsible to the depositors.

The banks provide the machinery for carrying out dozens of widely-varied, day-to-day transactions; simplifying business and facilitating the exchange of goods and services. The bank provides a place for you to leave in safe custody valuable documents or other papers; your title deeds; your life and fire insurance policies; valuables such as jewelery; and stocks and bonds. The bank collects your commercial bills, either at home or abroad. It transfers money from one part of the country to another, as you may require; and it takes care of shipment and safeguarding of securities. These are only examples of the services a Chartered Bank performs.

No doubt many of our listeners have been told that banks simply swap cheques. There seems to be an idea that there is never any settlement between banks. Here is another homely illustration: Tom Smith, in Calgary, runs a clothing store and Jim McGregor goes in to buy a suit of clothes. He gives Tom Smith his cheque for, say $27.50. The cheque is drawn on Jim's bank — let's call it Bank A. On the other hand Tom does business with Bank B so Tom deposits Jim's cheque in Bank B and immediately gets credit for the face amount.

But then what happens? Does Bank B simply send the cheque to Bank A, and does Bank A simply cancel that cheque and destroy it, after deducting the $27.50 from Jim's account?

No — what does happen is this — Before Jim McGregor's cheque gets back to Jim's bank it has to go through the Clearing House. The Clearing House is part of a national system, under which settlements are effected through the Bank of Canada. Daily each bank gathers together and totals the cheques deposited with it which are drawn upon each of the other banks. Every morning these are taken to the Clearing House. Where it is found that one bank has a balance due to it from any other bank, the difference is settled daily, through the Bank of Canada, by the payment of cash — not chartered bank bills — cash. This ultimate settlement through the Clearing House system is altogether ignored, or is too little understood, by many of those who criticize the Banks.

It is not difficut to understand when reduced to its simplest terms. We point out to you that, if Jim McGregor's cheque was the only cheque issued that day, Jim's Bank, Bank A, would have had to pay to Tom's bank, Bank B, the sum of $27.50 in cash — bills of the Bank of Canada.

Every balance between banks is ultimately settled in cash.

Now who *owns* the banks? There are more than 49,000 shareholders in Canada's Chartered Banks, more than 500 of them in Alberta. Most of the shareholdings are small—the average is less than 30 shares. Many of the shareholders are *women* to whom bank shares have been *willed* or Trustees who hold the shares for Estates of persons who have died. Many others are individuals who, after a lifetime of toil have sold their farms, or other holdings, and invested their money in bank shares as a source of income. These are examples to show the kind of people who own Canada's Banks. These are the people who are accused of being a part of the fabled "International Ring." They are mostly Canadians, your fellow-citizens, and most of the business that is done by their banks is Canadian business. Some of you may have been given a word-picture of a small group of men, owning all the banks, sitting around a table and conspiring daily to use all of everybody else's money for their own profit. Let us examine it — There is no concentration of power in the hands of any small group. The shareholders annually elect, of their own free choice, 167 Directors of known and proven business ability. Their work is to safeguard the interests of the shareholders, note-holders and depositors, in co-operation with the salaried executives — every one of whom started out as a junior in some small branch. These Directors own less than four per cent of the shares issued.

Banks each month have to report to the Government sworn particulars of the loans made to Bank Directors and to firms in which they are partners and loans for which they are guarantors. The most recent return shows that these advances are only a 108th part of the total bank loans.

No Director of a bank may vote, nor may he even be present at a meeting of the Board, when loans to himself, or any business concern in which he is a partner or director, are under consideration.

About 40% of Canada's people have savings deposits. Applying the same percentage to the population of Alberta it would appear that roughly 240,000 Albertans are savings depositors. A bank deposit is a loan to the bank. It is a debt owing by the bank. If there is a tyranny in lending are the banks tyrannized by the depositors? When a friend borrows from another is the lender a tyrant? We leave the answer to our listeners.

Parliament in its wisdom, acting upon recommendations of the Banking and Commerce Committee from time to time, has legislated to prevent the banks from doing certain things.

A bank may not lend money on mortgages, for loans must be of short term and quickly realizable. A bank is forbidden to engage in trade. It cannot buy, or lend, against its own shares or those of any other bank.

There are provisions that restrict a bank in lending to any Director. It cannot let its name appear on certain prospectuses. It cannot let its staff represent insurance companies and there are heavy penalties laid down for violation of these and other provisions of the Bank Act.

Canada's Chartered Banks are not your masters; they are not tyrannical; they are *your servants* — The Canadian People, through their Parliament, have so legislated as to keep them that way.

Just before my time is up, I would like to say that I have before me a poster which an organization in Edmonton is sending out over the Province. It says, "Tax the Banks—it Costs them Nothing."

The poster to which I have referred presumes to quote from the Encyclopaedia Britannica, but I assure you that the extracts are divorced from their context and are so used as to convey a meaning exactly opposite from the meaning intended by the author, Mr. R. G. Hawtrey, an officer of the British Treasury.

You all know that when *you* pay taxes it costs you something. A bank is no different, in that respect, from any of you. Would your own municipality say that when the bank pays its taxes, the municipality gets nothing? However, we do not plan to waste time on absurdities, but let me say just this: That we showed you last week, that 180 bank branches in Alberta were operated at a loss in 1935, and that new and added taxes had since been imposed.

We showed you the alternative — either pass the added charges on to our customers, or close branches to the point where ends can be made to meet. If it cost us *nothing* to pay taxes, we would have no such alternative to worry about.

[Watch for Announcement Giving Dates and Times of Fifth Broadcast. This and Future Addresses Will Be Reproduced in This Newspaper.]

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